

## **DETAILED ACTION**

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1-32 are rejected under 35 U.S.C. 102(b) as being anticipated by Edelman (US006064986A ) as applied in the prior office action. See prior office action for specific citation and reasoning.

### ***Response to Amendment***

Applicant's amendment to the abstract has overcome the objection for the Specification.

### ***Response to Arguments***

Applicant's arguments see page 3 lines 12 through page 6, filed 7/24/2006, with respect to claims 1-32 have been fully considered and are persuasive. The 35 USC 101 rejection of 4/24/2006 has been withdrawn.

Applicant's arguments filed 7/24/2006 have been fully considered but they are not persuasive with respect to the 35 USC 102 rejection of claims 1-32.

Applicant's argues that nowhere does the Edelman reference teach the receiving steps of claim 1 of the instant application, especially the receiving of an electronic confirmation form the grantor over the computer network to establish the trust with the conveyed funds. Examiner disagrees. Edelman discloses receiving an electronic confirmation from the grantor over the network establishing a trust with the funds in cols 1, 5 and 8-14.

***Conclusion***

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

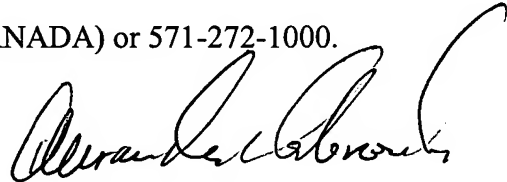
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kelly Campen whose telephone number is (571) 272-6740. The examiner can normally be reached on Tuesday and Thursday.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

KSC



ALEXANDER KALINOWSKI  
SUPERVISORY PATENT EXAMINER